LAMAR NATIONAL BANK

Community Reinvestment Act Strategic Plan

2027-2029

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Strategic Plan
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I. INTRODUCTION

The Board of Directors ("Board") of Lamar National Bank (the "Bank") understands the importance of achieving the objectives of the Community Reinvestment Act ("CRA") to help meet the credit needs of low-and moderate-income communities and neighborhoods, consistent with safe and sound banking operations. In determining how to best satisfy the Bank's CRA obligations, the Board has elected to formulate this Strategic Plan to allow the Bank to utilize its business strategy and operational focus to meet these needs through community development loans and community development investments. In addition to credit needs, the Board also acknowledges its corporate social responsibility to help build capacity for low- to moderate-income individuals and families through community development service in the Bank's assessment areas.

The goal for this Strategic Plan is to provide objective, responsive goals for the Bank to meet the needs of the community commensurate with its growth and the growth of the community as a whole. In formulating this Strategic Plan, the Bank undertook an evaluation of community needs through discussions with community leaders in its assessment areas, particularly those engaged in community development activities.

The Bank is requesting approval of this Strategic Plan by the Office of the Comptroller of the Currency (the "OCC").

A. Bank Business Model

The Bank is a relationship-focused community bank headquartered in Paris, Lamar County, Texas, where it has served the local community since 1980. Over the ensuing decades, the Bank has grown beyond its northeast Texas roots and today serves customers across Texas and, soon to be, across the United States.

The Bank offers a full range of deposit products, including interest-bearing checking accounts, certificates of deposit, and money market accounts. The majority of the Bank's deposits come from within the Bank's physical footprint in Lamar County, the Dallas-Plano-Irving, Texas Metropolitan Statistical Area ("MSA"), and the College Station-Bryan, Texas MSA.

The Bank offers a full range of traditional consumer and commercial lending products. On the consumer side, the Bank offers credit cards, personal loans, student loans, and home mortgages. On the commercial side, the Bank's loan products include commercial real estate, commercial leases, business term loans, business lines of credit, and equipment financing. Like deposits, most of the Bank's traditional loans are made within the Bank's physical footprint and in the surrounding metropolitan areas.

In addition to its traditional product offerings, the Bank is in the process of establishing partnerships with financial technology companies to offer online unsecured consumer loans on a nationwide basis. The Bank anticipates that this will significantly increase the number of loans the Bank makes outside of its assessment areas.

B. Bank Strategic Direction

The Bank's strategic direction is grounded in a dual commitment: preserving the relationship-based, community banking model that has defined the Bank since 1980, while embracing the digital innovation necessary to remain competitive and viable in a rapidly evolving financial-services marketplace. The Bank recognizes that the future of community banking depends on its ability to serve its local Texas communities with the same personal attention and local expertise that have long distinguished it, while simultaneously meeting customers' growing expectations for convenient, technology-driven products and services.

First, the Bank remains firmly committed to its traditional banking business. The Bank will continue to offer a full range of deposit and lending products to consumers and businesses within its physical footprint. The Bank values its long-standing relationships with Texas customers, community leaders, and local organizations, and it intends to continue meeting the credit and deposit needs of these communities through branch-based, relationship-focused banking. The Bank views its deep local roots and knowledge of the northeast Texas market as core strengths that differentiate it from larger regional and national competitors.

Second, the Bank is keenly focused on how to keep its community banking model viable in an increasingly digital world. As consumer preferences shift toward online and mobile channels, and as fintech companies, credit unions, and national banks compete aggressively for the same customers, the Bank believes it must develop a digital-forward offering to remain relevant and financially sound. To that end, the Bank is establishing partnerships with financial technology companies to offer online unsecured consumer loans on a nationwide basis. The Bank anticipates that these digital lending programs will diversify its revenue, strengthen its long-term viability, and expand its reach to customers across the United States, well beyond its traditional assessment areas.

The Bank believes these two strategic priorities are complementary rather than competing. By using the efficiencies and earnings generated through its expanding digital and nationwide lending platform, the Bank can reinvest in, and sustain, the community banking model that serves its Texas markets. This Strategic Plan reflects that balance, establishing measurable community development goals that are responsive to the needs of the Bank's assessment areas while accounting for the Bank's evolving, digitally driven business model and the substantial volume of lending the Bank expects to originate outside of its assessment areas.

C. Bank Financial Information

As of the Bank's March 31, 2026, Reports of Condition and Income (Call Report), the Bank had total assets of approximately $392.6 million, total loans of approximately $230.2 million, total deposits of approximately $353.7 million, and total shareholders' equity of approximately $31.9 million.

The following table summarizes the Bank's loan portfolio as of March 31, 2026.

Loan Portfolio Distribution as of 3/31/2026		
Loan Category	**$(000s)**	**%**
Construction, Land Development, and Other Land Loans	23,465	10.2

Loan Portfolio Distribution as of 3/31/2026		
Loan Category	**$(000s)**	**%**
Secured by Farmland	8535	3.7
Secured by 1-4 Family Residential Properties	83,203	36.1
Secured by Multifamily (5 or more) Residential Properties	10,480	4.6
Secured by Nonfarm Nonresidential Properties	84,053	36.5
Total Real Estate Loans	209,736	91.1
Commercial and Industrial Loans	17,889	7.8
Agricultural Production and Other Loans to Farmers	923	0.4
Consumer Loans	1,637	0.7
Obligations of State and Political Subdivisions of the U.S.	0	0.0
Loans to Non-depository Financial Institutions	0	0.0
Other Loans	0	0.0
Lease Financing Receivables (net of unearned income)	0	0.0
Less: Unearned Income	0	0.0
Total Loans	**230,185**	**100.0**
Source: Call Report (3/31/2026)		

II. STRATEGIC PLAN DEVELOPMENT

The Community Reinvestment Act ("CRA") requires banks to meet the credit needs of the communities in their assessment areas, which include the communities in which they operate deposit-taking full-service branches.

The Bank acknowledges its obligation to serve the needs of the communities from which it draws its deposits and in which it operates. Consistent with this obligation and safe and sound banking practices, the Bank is committed to a robust CRA program which includes home mortgage lending, small business lending, community development loans and investments, and community development service activity to assist in meeting the needs of the Bank's self-defined assessment area. The Bank strives to maintain contact with community leaders, non-profit organizations, and other interested parties to determine critical needs in the community and for assistance in implementation of the CRA program and this Strategic Plan.

A. CRA Strategic Plan Regulatory Overview

The CRA regulations permit banks to elect to be assessed under a strategic plan option. The strategic plan option enables a bank to tailor its CRA goals and objectives to address the needs of its community consistent with its business strategy, operational focus, and capacity and constraints.

The required contents of a strategic plan and the OCC's criteria for evaluating a strategic plan submission are set forth in Part 25 of the OCC's regulations; specifically, at 12 C.F.R. § 25.27. The CRA requires a bank to define assessment area(s), which are geographic areas where its performance will be assessed. The CRA regulations then requires a bank formulating a strategic plan to establish measurable goals for helping meet the credit needs of its assessment area(s), particularly the needs of low- and moderate-income individuals, through lending, investments, and services. The bank has considerable latitude in specifying its goals, but the goals must be in quantifiable terms, such as providing ranges of lending amounts in different loan categories or lending a specific amount in a particular area. The CRA regulations also require that the draft plan is made available to the public for comments prior to the strategic plan being approved.

B. Lamar National Bank's Historical CRA Performance

The Bank's most recent CRA performance was completed by the OCC in June 2025. The Bank was evaluated under Interagency Small Institution examination procedures and rated "Satisfactory". While the Bank's performance was "Satisfactory," one issue of concern noted in the Bank's Performance Evaluation for its most recent examination was that the majority of the bank's loans were originated outside of its assessment areas. As noted in the discussion of the Bank's business model, the Bank anticipates that this is likely to continue and is the primary driver of the Bank's development of this Strategic Plan.

The Bank reviewed its CRA activity (lending, investments, and services) for the two years (2024 and 2025) preceding this Strategic Plan in setting benchmarks for comparison and creation of the proposed measurable goals. The Bank believes that the measurable goals are at or above past performance and comparable to the goals and performance of other financial institutions that have adopted similar goals.

C. Development of Lamar National Bank Strategic Plan

The Bank operates in highly competitive and growing markets in Texas, where large regional and national banks, community banks, credit unions, mortgage companies, and other financial-services providers compete for deposits, loans, investments, and community development opportunities. The Bank developed this Strategic Plan to provide clear, measurable CRA objectives that are tailored to its business model and assessment area needs, while preserving flexibility to respond to qualified opportunities identified through community outreach, public comments, and ongoing market monitoring.

In developing this Strategic Plan, the Bank took the following steps:

1. Evaluated the Bank's current business model and planned updates thereto, current and projected financial position, historical CRA performance, and local competition;

2. Evaluated the Bank's current product and service offering and its ability to meet the needs of the consumers in the assessment area;

3. Considered demographic information and economic conditions within the Bank's assessment area;

4. Assessed the community development, affordable housing, and credit needs of the consumers in the assessment area based on information obtained from publications, local community organizations, and governmental agency initiative goals; and

5. Developed goals based on the needs of the assessment area for lending, investment, and service activities.

D. CRA Corporate Governance

To effectively execute this Strategic Plan, the Bank is taking efforts to increase the awareness of, and support for, CRA initiatives among the Bank's Board, executive management, and staff. The Bank's executive management will meet regularly with the Bank's CRA Officer to ensure that the Bank is meeting its commitments and effectively managing compliance with the Strategic Plan.

The Board has appointed the CRA Officer and tasked the CRA Officer with providing the overall direction of the Bank's CRA program. The CRA Officer will provide periodic reports to the Board on the Bank's CRA efforts, but no less than four times per year. The CRA Officer is tasked with continuing to obtain information and public feedback from the Bank's assessment areas to help inform the Bank's CRA program and community development strategies.

The Bank's CRA Officer will report up through the Bank's President and CEO and have direct access to the Board. The CRA Officer, with the support of the Bank's executive management and Board, will establish job responsibilities and ensure accountability with respect to this Strategic Plan. The CRA Officer will also oversee that the Board, executive management, and staff receive training with respect to the CRA and the Bank's Strategic Plan.

Moreover, the Bank will also review product offerings, in consultation with community development organizations, to try to ensure that its products and programs will enable the Bank to reach low- and moderate-income ("LMI") customers. The Bank will also continue to refine its investment strategies to support CRA goals for the Bank as a whole and relative to the Bank's assessment area(s).

Finally, the Bank is also establishing community development service expectations for its employees. The Bank encourages staff and executives to participate in a volunteer capacity as a representative of the Bank with its community partners.

III. LAMAR NATIONAL BANK'S ASSESSMENT AREA

A. Description of Assessment Areas

Under CRA rules, the Bank must delineate one or more assessment areas that generally consist of one or more MSAs, metropolitan divisions, or contiguous political subdivisions, and must include the geographies in which the bank has its main office, branches, and deposit-taking facilities, as well as surrounding geographies where the bank has originated or purchased a substantial portion of its loans. Each assessment area must consist only of whole geographies, may not reflect illegal discrimination, may not arbitrarily exclude low- or moderate-income geographies, and may not extend substantially beyond an MSA boundary or beyond a state boundary unless the assessment area is located in a multistate MSA.

For the purposes of this Strategic Plan, the Bank intends to use its previous designated Lamar County Non-MSA Assessment Area ("AA") comprised of the entirety of Lamar County, Texas and Dallas MSA AA comprised of the entirety of Collin and Denton Counties, Texas. The Bank's assessment areas are designed based on various factors, including the Bank's branch locations, size, condition, lending expertise, and competition. Maps of the Bank's assessment areas are included in Appendix A.

B. Lamar County Non-MSA Assessment Area

i. Economics and Demographics

Lamar County is located in northeast Texas. Paris, Texas is the county seat and is situated approximately 100 miles northeast of Dallas, Texas. The Bank is headquartered in Paris, Texas and the Bank has served this area since 1980. The county has a population of approximately 50,000 residents and a median age of roughly 40 years, reflecting a stable, slow-growing community. The following table provides a summary of the demographics, including housing, business, and economic information for the Lamar County Non-MSA AA.

Lamar County Non-MSA AA Demographic and Economic Information						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**N/A* % of #**
Geographies (Census Tracts)	13	7.69	23.08	46.15	23.08	0.00
Population by Geography	50,088	3.97	20.97	48.90	26.15	0.00
Housing Units by Geography	22,807	5.76	22.76	48.45	23.03	0.00
Owner-Occupied Units by Geography	12,940	3.73	15.02	54.87	26.38	0.00
Occupied Rental Units by Geography	7,055	8.16	35.80	39.02	17.01	0.00
Vacant Units by Geography	2,812	9.07	25.68	42.53	22.72	0.00
Businesses by Geography	1,846	5.31	28.22	41.44	25.03	0.00
Farms by Geography	105	1.90	6.67	50.48	40.95	0.00
Family Distribution by Income Level	13,395	23.17	17.33	21.78	37.72	0.00
Household Distribution by Income Level	19,995	30.02	14.01	17.76	38.21	0.00
Unemployment rate (%)	3.85	5.36	4.02	4.59	1.83	0.00
Households Below Poverty Level (%)	20.14	32.67	31.36	15.55	16.19	0.00
Median Family Income (Non-MSAs – TX)		$61,809	Median Housing Value			$87,500
Median Family Income (Non-MSA) for 2025		$79,400	Median Gross Rent			$731
			Families Below Poverty Level			13.54%

FFIEC File - 2024 Census
2025 Dun & Bradstreet SBSF Demographics
Due to rounding, totals may not equal 100.0%
(*) The NA category consists of geographies that have not been assigned an income classification

Economic conditions in the Lamar County Non-MSA AA a reflect both significant opportunity and continuing community development needs. The top three industries in Lamar County remain educational services, health and social assistance, and retail trade. Major employers include Paris Regional Health, Kimberly-Clark Corp., Campbell's Soup, and Delco Trailers.

Based on data from the U.S. Bureau of Labor Statistics, Lamar County's unemployment is generally consistent with the state-wide and national average unemployment rates. The following table shows the unemployment rates for Lamar County, the State of Texas, and the national average.

Unemployment Rates for Lamar County, Texas			
Area	**2024**	**2025**	**April 2026**
Lamar County, TX	4.0%	4.1%	4.2%
State of Texas	4.1%	4.2%	4.3%
National Average	4.0%	4.3%	4.3%

Finally, the following table shows the applicable income ranges based on the 2025 and 2026 FFIEC-estimated median family incomes of $117,300 and $121,100, respectively.

Median Family Income Ranges for Non-MSA Texas				
Median Family Incomes	**Low <50%**	**Moderate 50% to <80%**	**Middle 80% to <120%**	**Upper ≥120%**
2025 ($117,300)	<$39,700	$39,700 to <$63,520	$63,520 to <$95,280	≥$95,280
2026 ($121,100)	<$41,850	$41,850 to <$66,960	$66,960 to <$100,440	≥$100,440
Source: FFIEC				

ii. Competition

Competition in the Lamar County Non-MSA AA is moderate and includes larger community banks with strong roots in the community. According to the FDIC's June 20, 2025 market share data, there are 8 FDIC-insured institutions operating 14 offices in the Lamar County Non-MSA AA. The Bank ranked 5th by deposits, with a 9.42% market share. In addition to banks, the Bank competes with credit unions, mortgage companies, fintech companies, and other providers of financial services. Based on the March 31, 2026 NCUA Call Report Data, there are 5 NCUA-insured credit unions, the majority of which have a Low Income Designation that allows them to serve customers outside of their field of membership. For a county of approximately 50,000, there are a wide range of financial institution offerings in the local community.

iii. Credit and Community Development Needs and Opportunities

Historically, the primary credit needs of the Lamar Non-MSA AA includes home mortgage loans. As indicated by community contacts, as well as demographic and economic data, the assessment area's community development needs primarily include affordable housing and economic development. Additionally, given the percentage of the population reporting low- and moderate-incomes, the community development needs include services that benefit low- and moderate-income individuals.

C. Dallas MSA Assessment Area

i. Economics and Demographics

The Bank's Dallas MSA AA is comprised of Collin and Denton Counties, two of the fastest-growing suburban communities in the Dallas-Plano-Irving, TX MSA, which remains the most populous region in Texas and added approximately 123,557 residents from July 2024 to July 2025 to reach a population of nearly 8.5 million. Located north of the City of Dallas, both counties have surpassed one million residents and continue to capture a disproportionate share of the region's growth. Collin County added nearly 43,000 residents during the one-year period ending July 1, 2025, a 3.4% increase that pushed its population to approximately 1.3 million and ranked it second among all U.S. counties for numeric growth, while neighboring Denton County has likewise been among the nation's leaders in both numeric and percentage growth. This expansion is driven overwhelmingly by in-migration—roughly 83% of Collin County's recent growth was attributable to people moving into the county—as residents and businesses are drawn by the area's strong employment base, relative housing affordability, quality of life, and expanding infrastructure. Established suburban job centers and cities such as Plano, Frisco, McKinney, Allen, and Denton anchor the area, while smaller outlying communities, including Celina, Princeton, Prosper, Anna, and Melissa, have experienced explosive growth as available land accommodates new housing. Long-range projections from the Texas Demographic Center indicate that both Collin and Denton Counties populations are expected to continue to grow rapidly.

The following table provides a summary of the demographics, including housing, business, and economic information for the Dallas MSA AA.

Dallas MSA AA Demographic and Economic Information						
						2025
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**N/A* % of #**
Geographies (Census Tracts)	413	1.69	11.38	30.51	54.48	1.94
Population by Geography	1,970,887	1.40	10.41	29.43	57.64	1.12
Housing Units by Geography	694,455	1.70	12.05	31.40	53.87	0.97
Owner-Occupied Units by Geography	425,268	0.07	5.76	28.35	65.47	0.36
Occupied Rental Units by Geography	228,808	4.21	22.76	36.39	34.78	1.86
Vacant Units by Geography	40,379	4.71	17.70	35.31	39.85	2.43
Businesses by Geography	95,153	0.75	8.55	29.97	59.65	1.09
Farms by Geography	2,480	0.40	9.35	36.53	52.94	0.77
Family Distribution by Income Level	473,584	13.04	13.49	18.52	54.96	0.00
Household Distribution by Income Level	654,076	15.85	13.77	16.56	53.82	0.00
Unemployment rate (%)	3.93	8.88	3.98	4.10	3.65	6.07
Households Below Poverty Level (%)	6.53	24.40	13.76	6.89	3.90	30.92
Median Family Income (Non-MSAs – TX)		$88,315	Median Housing Value			$304,300
Median Family Income (Non-MSA) for 2024		$117,300	Median Gross Rent			$1,438
			Families Below Poverty Level			4.48%
FFIEC File - 2024 Census 2025 Dun & Bradstreet SBSF Demographics Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification						

Economic conditions in the Dallas MSA AA reflect both significant opportunity and continuing community development needs. The area benefits from a diverse economy that includes business and financial services, higher education, healthcare, manufacturing, logistics, and telecommunications. Major employers include the JPMorgan Chase, Bank of America, Toyota Motor North America, Inc., PepsiCo Foods North America, Ericsson, JCPenny Company, Inc., University of North Texas, Peterbilt Motors Company, Texas Health Presbyterian Hospital Denton, and Sally Beauty Holdings.

Based on data from the U.S. Bureau of Labor Statistics, both Collin and Denton Counties' unemployment rates run generally below state-wide and national average unemployment rates, which is consistent with the counties rapid growth over the past few years. The following table shows the unemployment rates for Collin County, Denton County, the State of Texas, and the national average.

Unemployment Rates for the Dallas-Plano-Irving, TX MSA			
Area	**2024**	**2025**	**April 2026**
Collin County, TX	3.8%	3.9%	3.8%
Denton County, TX	3.8%	3.8%	3.6%
State of Texas	4.1%	4.2%	4.3%
National Average	4.0%	4.3%	4.3%

Finally, the following table shows the applicable income ranges based on the 2025 and 2026 FFIEC-estimated median family incomes for the Dallas-Plano-Irving, TX MSA of $117,300 and $121,100, respectively.

Median Family Income Ranges for the Dallas-Plano-Irving, TX MSA				
Median Family Incomes	**Low <50%**	**Moderate 50% to <80%**	**Middle 80% to <120%**	**Upper ≥120%**
2025 ($117,300)	<$58,650	$58,650 to <$93,840	$93,840 to <$140,760	≥$140,760
2026 ($121,100)	<$60,550	$60,550 to <$96,880	$96,880 to <$145,320	≥$145,320
Source: FFIEC				

ii. Competition

Competition in the Dallas MSA AA is intense and includes several super-regional and nationwide financial institutions. Based on the June 30, 2025 FDIC Market Share data, there are 91 FDIC-insured banks operating 426 offices in the Dallas MSA AA. The Bank ranked 46th by deposits, with a 0.05% market share. In addition to banks, the Bank competes with credit unions, mortgage companies, fintech companies, and other providers of financial services throughout Collin County, Denton County, and the broader Dallas-Fort Worth market. Based on the March 31, 2026 NCUA Call Report Data, there are 70 NCUA-insured credit unions operating 119 offices in the Bank's designated Assessment Area, many of which have a Low Income Designation that allows them to serve customers outside of their field of membership. In addition, many of these credit unions are offering commercial loans for small businesses. While the data isn't as easily accessible, the Bank estimates that there are over 100 distinct mortgage loan companies operating in the Bank's Assessment Area.

iii. Credit and Community Development Needs and Opportunities

Consistent with most metropolitan areas, the Dallas-Plano-Irving, TX MSA creates ample loan demand for a variety of loan products. Historically, the primary credit needs of the Assessment Area are residential and commercial loans.

Regarding the area's community development needs, while only 12% of the census tracts in the Bank's Dallas MSA AA are low-to-moderate-income, low-to-moderate income households represent approximately 30% of the households in the assessment area. Based on this data and discussion with community contacts, the area's community development needs include economic development and affordable housing in these LMI communities and benefit projects and organizations that provide community services targeted to LMI households, including financial education.

IV. CRA STRATEGIC PLAN

A. Overview

This Strategic Plan establishes the framework under which the Bank requests that the OCC evaluate its CRA performance for the 2027, 2028, and 2029 calendar years. The Plan is intended to provide measurable, transparent goals that reflect the Bank's business strategy and capacity while focusing on activities that help meet identified community development and credit needs in the Bank's Assessment Area. The Bank will seek at least a "Satisfactory" rating by meeting the "Satisfactory" performance goals set forth below and may seek an "Outstanding" rating by meeting the "Outstanding" performance goals set forth below, subject to OCC review.

B. Length and Term

The proposed term of this Strategic Plan is three years, beginning January 1, 2027 and ending December 31, 2029. If approved by the OCC, the Strategic Plan will remain in effect for that term unless amended, extended, or replaced in accordance with applicable CRA regulations and OCC guidance. The Bank will submit any material amendment to the OCC and will satisfy applicable public-participation requirements before implementing an amended plan.

C. Measurable Goals

The measurable goals selected by the Bank's Strategic Plan are designed to meet the needs of its assessment areas, as determined by public feedback, the Bank's research, market constraints, and the Bank's historical performance, and include goals related to small business lending, community development lending, community development investments, and community development service.

The Bank is a long-standing community bank that operates within two assessment areas: (a) a Lamar County Non-MSA AA comprised of the entirety of Lamar County, Texas and (b) a Dallas MSA AA comprised of the entirety of Collin and Denton Counties, Texas. As described in more detail in the description of the Bank's assessment area, there is intense loan competition in the market. Given this competition and the Bank's growing focus on digital lending programs, the Bank has not included a traditional lending goal in this initial Strategic Plan.

i. Goals 1 – 3: Community Development Loans

These goals require the Bank to achieve a predetermined total dollar volume of community development loans in the Bank's Lamar County Non-MSA AA, the Bank's Dallas County MSA AA, and the State of Texas. The Bank selected its community development loan goal targets in relation to the Bank's total average assets and its historical performance. The Bank will receive credit under these goals if the loan meets the definition of community development loan as defined in the CRA Regulations (12. C.F.R. § 25.12) and associated Interagency Q&As as of the date of the approval of this Strategic Plan. Examples include, but are not limited to, loans and other credit activity made to certified Community Development Financial Institution ("CDFI") organizations, loans for affordable housing initiatives, loans to community service organizations, loans assisting with economic development activities, loans promoting revitalization activities, and any other lending activities detailed in the CRA Regulations and associated Interagency Q&As. The goal has been stated as a total dollar volume for any originations, renewals, refinances, extensions, modifications, or other activities during the plan year.

Goal 1: Community Development Lending – Lamar County Non-MSA AA		
Year	**Satisfactory**	**Outstanding**
2027	$75,000	$150,000
2028	$87,500	$175,000
2029	$100,000	$200,000

Goal 2: Community Development Lending – Dallas County MSA AA		
Year	**Satisfactory**	**Outstanding**
2027	$100,000	$200,000
2028	$116,700	$234,000
2029	$134,000	$268,000

Goal 3: Community Development Lending – State of Texas		
Year	**Satisfactory**	**Outstanding**
2027	$125,000	$250,000
2028	$145,800	$291,000
2029	$166,000	$332,000

ii. Goal 4 – 6: Community Development Investments

These goals require the Bank to achieve a predetermined total dollar volume of community development investments, donations, grants, and other activity in the Bank's Lamar County Non-MSA AA, the Bank's Dallas County MSA AA, and the State of Texas. The Bank selected its community development investments goal targets in relation to the Bank's total average assets. The Bank will receive credit under these goals if the loan meets the definition of a qualified investment as defined in the CRA Regulations (12. C.F.R. § 25.12) and associated Interagency Q&As as of the date of the approval of this Strategic Plan. Examples include, but are not limited to, investments in qualifying CRA funds, investments, donations, grants, and other contributions and activities with certified CDFIs, bonds; investments or deposits in minority depository institutions and minority- and women-owned financial institutions and low-income credit unions, and any other investment activities detailed in the CRA Regulations and associated Interagency Q&As. Additional examples include donations, grants, scholarships, and any other forms of contributions to organizations that serve low- or moderate-income individuals or low- or moderate-income areas, or directed to low- or moderate-income individuals, that meet a primary purpose of community development. These goals will be calculated using the total dollar volume of investments, donations, grants, and other activities (new, renewals, or outstanding balances of book value from prior period investments) made during the plan year. Regarding prior period investments for each plan year, the total amount of qualified investments may include the outstanding book value of prior period investments (as of December 31st) that were originated and/or purchased in previous plan goal years.

Goal 4: Community Development Investment – Lamar County Non-MSA AA		
Year	**Satisfactory**	**Outstanding**
2027	$100,000	$175,000
2028	$117,000	$192,500
2029	$133,000	$210,000

Goal 5: Community Development Investment – Dallas County MSA AA		
Year	**Satisfactory**	**Outstanding**
2027	$150,000	$250,000
2028	$175,000	$275,000
2029	$200,500	$300,000

Goal 6: Community Development Investment – State of Texas		
Year	**Satisfactory**	**Outstanding**
2027	$200,000	$325,000
2028	$233,000	$357,500
2029	$267,000	$390,000

iii. Goal 7: Community Development Service

This goal requires the Bank to achieve a predetermined number of hours per full-time employee of community development service activities in each of the Bank's assessment areas. While this is presented as a single goal, the Bank will only satisfy this goal if it meets the threshold based on the service hours and employees in each assessment area. The Bank will receive credit under this goal if the volunteer activity meets the definition of community development service as defined in the CRA Regulations (12. C.F.R. § 25.12) and associated Interagency Q&As as of the date of the approval of this Strategic Plan. Examples include, but are not limited to, service activities with affordable housing organizations, service activities with community service organizations, technical and other assistance provided to certified CDFIs, service activities with organizations promoting revitalization and stabilization efforts, and any other service activities detailed in the CRA Regulations and associated Interagency Q&As.

Goal 9: Community Development Service		
Year	**Satisfactory**	**Outstanding**
2027	2 hours/FTE	4 hours/FTE
2028	2 hours/FTE	4 hours/FTE
2029	2 hours/FTE	4 hours/FTE

D. Alternative Assessment Method

The Board and management are committed to the goals set forth in this Strategic Plan. If, however, the Bank is unable to substantially meet all of the goals identified in this Strategic Plan to achieve a minimum "Satisfactory" rating, pursuant to 12 C.F.R. § 25.27(f)(4), the Bank requests that the Bank's CRA performance be assessed under the performance standards for a Small Banks or Intermediate Small Institutions, as applicable based on the Bank's asset size at the time of evaluation.

E. Oversight

The Board will retain ultimate oversight responsibility for the Bank's CRA program and performance under this Strategic Plan. Executive management, the CRA Officer, business-line leadership, and other designated personnel will be responsible for implementing the Strategic Plan, identifying qualifying opportunities, documenting performance, and escalating material issues to the Board. The Bank will maintain internal procedures designed to ensure that qualifying community development loans, investments, donations, and services are identified, reviewed, documented, and reported consistently with applicable CRA regulations and OCC guidance.

F. Monitoring of Plan Performance

The Bank will monitor performance under the Strategic Plan on an ongoing basis. At least quarterly, the CRA Officer will report to executive management and the Board regarding progress toward the Plan's measurable goals, qualifying activity pipelines, community contacts, public comments, documentation status, and any material risks to Strategic Plan performance. The Bank will compare actual results against the "Satisfactory" and "Outstanding" performance criteria, evaluate whether activities remain responsive to Assessment Area needs, and consider whether Strategic Plan amendments are necessary if there are material changes in the Bank's business strategy, financial condition, assessment area, regulatory requirements, or community credit needs.

V. PUBLIC PARTICIPATION

A. Public Comment Period

The Bank published notice of the availability of the proposed Strategic Plan, required by 12 C.F.R. § 345.27(e) on September 10, 2026 in *The Paris News*, a newspaper of general circulation in Lamar County, Texas, September 10, 2026, and in *The Dallas Morning News*, a newspaper of general circulation in Collin and Denton Counties. In addition, the Bank posted notice of the proposed Strategic Plan on the Bank's website (www.lamarnationalbank.com) beginning on [__________], 2026.

The public comment period will start the day of publication and end on [30 days thereafter]. All comments will be reviewed and considered by Bank management and the Bank will amend the Strategic Plan, if appropriate, to address concerns identified, where permissible under CRA rules and regulations. All comment letters will be provided to the OCC as a part of the Strategic Plan submission. The comments will also be included in the Bank's CRA public file. The form of public notice published is attached as Appendix B.

B. Summary of Public Comment Letters Received

[To be completed after the public comment period closes.]

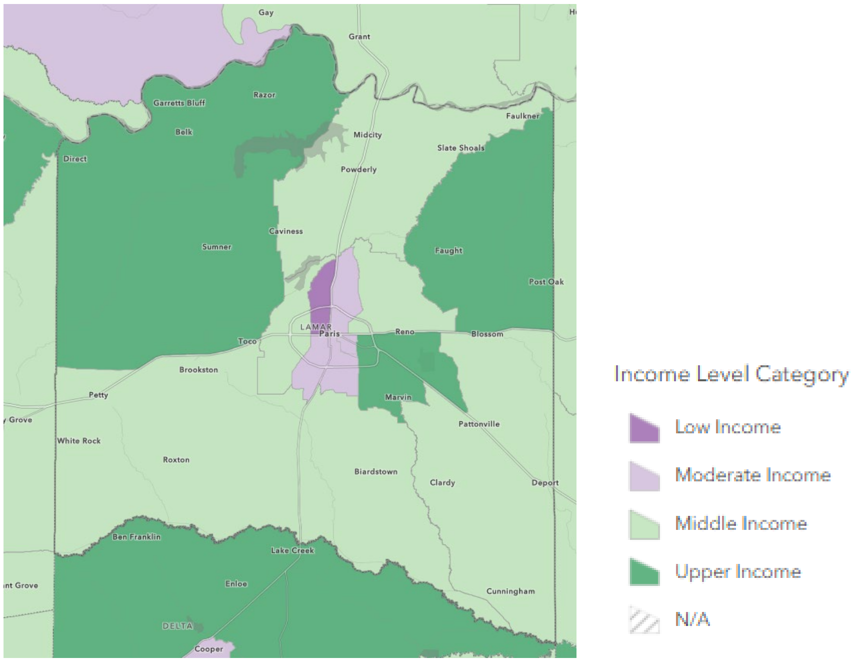
C. Bank Response to the Public Comment Letters

[To be completed after the public comment period closes.]

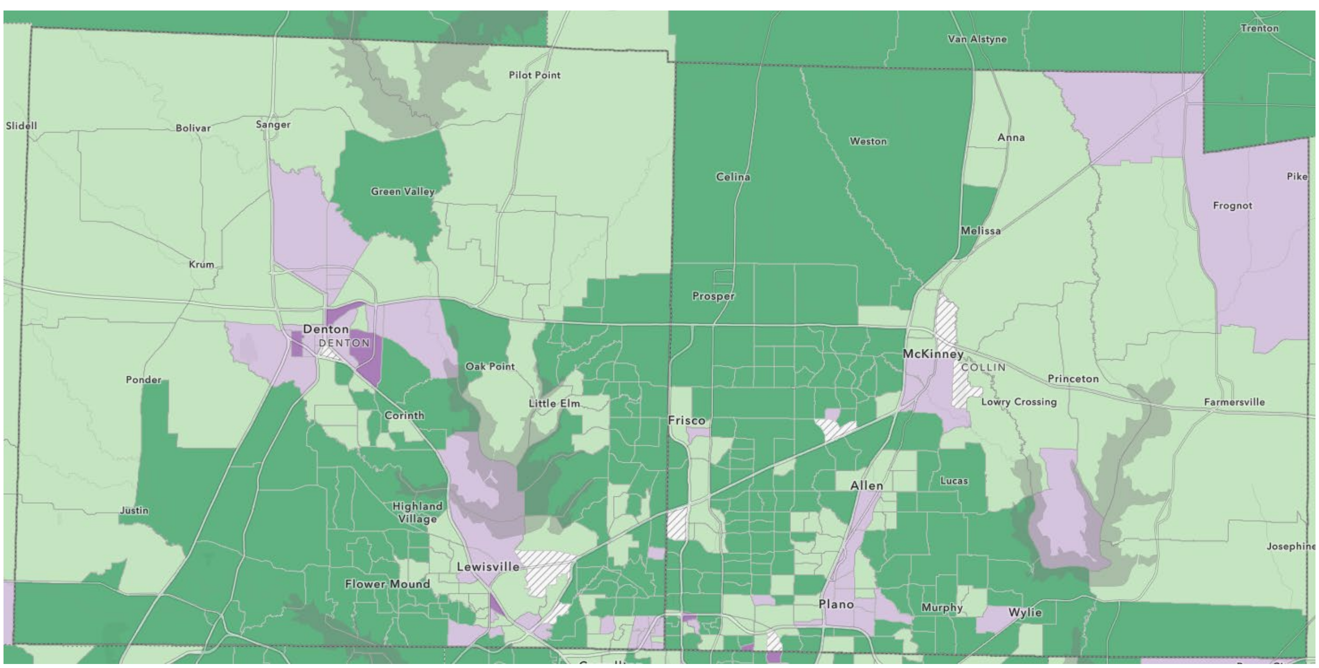
Appendix A

Assessment Area Maps

Lamar County Non-MSA Assessment Area:



Dallas MSA Assessment Area:



Appendix B

Lamar National Bank CRA Strategic Plan Public Notice

Notice of Proposed CRA Strategic Plan for Lamar National Bank

The Community Reinvestment Act ("CRA") requires a bank that has developed a CRA strategic plan to publish notice of the strategic plan and solicit formal written public comment for at least a 30-day period. Pursuant to this requirement, Lamar National Bank, Paris, Texas hereby provides notice to the public of its plan to submit a three-year strategic plan to the Office of the Comptroller of the Currency ("OCC").

Written comments from the public concerning the strategic plan are encouraged. To obtain a copy of Lamar National Bank's strategic plan at no charge to the requesting party, individuals may request a copy at any Lamar National Bank branch or by contacting Lamar National Bank's CRA Officer by phone at 903-785-0701, by email at ccobb@lamarnational.com, or in writing at PO Box 1097, Paris, Texas 75461. All written comments regarding the strategic plan should be directed to the Lamar National Bank's CRA Officer at the email or address listed above.

Comments and suggestions will be accepted until October __, 2026, following which time the strategic plan will be submitted for approval to the OCC. Lamar National Bank will review all comments and incorporate suggestions to the strategic plan at its discretion. Copies of Lamar National Bank's CRA Public File, which include the latest Performance Evaluation and CRA rating, are also available upon request.